

AMENDMENTS TO THE CLAIMS:

This listing of claims will replace all prior versions and listings of claims in the application:

1. (Currently Amended) A method for determining a weighting of an investment portfolio selected from a ~~range~~ plurality of domestic and international financial investments, said method comprising the steps of:
 - a) dividing said ~~range~~ plurality of domestic and international financial investments into a plurality of industry based groups;
 - b) selecting one of said industry based groups;
 - c) determining a required industry weighting for said selected industry based group;
 - d) determining an available domestic weighting for said selected industry based group;
 - e) determining a mixture of financial investments within said selected industry based group, whereby said mixture consists of:
 - e1) exclusively said domestic financial investments if said available domestic weighting equals or exceeds said required industry weighting; otherwise
 - e2) domestic financial investments having a weighting ~~substantially~~ equal to said available domestic weighting, and international financial investments

having a weighting substantially equal to said required industry weighting minus said available domestic weighting; and

- f) repeating steps b) to e) until mixtures of financial investments for all of said industry based groups have been determined, thereby forming the weighting of said investment portfolio.

- 2. (Currently Amended) A method according to claim 1 wherein the domestic financial investments in step e1) have a weighting substantially equal to said required industry weighting.
- 3. (Original) A method according to claim 1 wherein the industry based groups of step a) are consistent with the Global Industry Classification Standards (GICS).
- 4. (Original) A method according to claim 1 wherein the industry based groups are consistent with a plurality of industry groups as defined in the Global Industry Classification Standards.

5. (Currently Amended) A method according to claim 1 wherein the required industry weighting determined in step c) with reference to a selected industry based group is ~~substantially~~ equal to a global weight of said industry based group within a Morgan Stanley Capital International (MSCI) World Index.
6. (Currently Amended) A method according to claim 1 wherein the required industry weighting determined in step c) with reference to a selected industry based group is based upon an estimate of the future consumption from suppliers in said industry based group.
7. (Currently Amended) A method according to claim 1 wherein a domestic index is used to determine the available domestic weighting in step d).
8. (Original) A method according to claim 7 wherein a figure from said domestic index is varied dependent upon pre-determined criteria prior to determining said available domestic weighting.
9. (Original) A method according to claim 8 wherein said available domestic weighting is a product of said figure and a scaling factor which is dependent upon said pre-determined criteria.

10. (Original) A method according to claim 8 wherein said pre-determined criteria includes appropriateness of exposure and optionally excessive exposure criteria.
11. (Original) A method according to claim 8 wherein said pre-determined criteria includes difficulty in trading equity investments associated with very small companies.
12. (Original) A method according to claim 8 wherein said pre-determined criteria includes appropriateness of companies associated with domestic equities.
13. (Original) A method according to claim 8 wherein said pre-determined criteria includes the place of incorporation of a company associated with a domestic equity.
14. (Original) A method according to claim 13 wherein said pre-determined criteria includes equity investments associated with companies having a place of incorporation within a pre-selected region.
15. (Original) A method according to claim 8 wherein said pre-determined criteria includes equity investments associated with companies having a home country stock exchange within a pre-selected region.

16. (Original) A method according to claim 8 wherein said pre-determined criteria includes maximum or minimum limits on either international or domestic expenditure.
17. (Original) A method according to claim 8 wherein said pre-determined criteria includes risk diversification.
18. (Original) A method according to claim 8 wherein said pre-determined criteria includes the market capitalisation of financial investments.
19. (Original) A method according to claim 8 wherein said pre-determined criteria includes an assessment of the value of an investment or a pre-selected group.
20. (Original) A method according to claim 8 wherein said pre-determined criteria includes an assessment of the growth potential of an investment.
21. (Original) A method according to claim 8 wherein said pre-determined criteria includes an assessment of one or more of the following aspects of an investment:

Stock liquidity;

Financial risk;

Management risk;

Physical security;

Political risk;

Operational leverage (leverage to economic cycle);

Expected risk premium; and

Exposure to inflation.

22. (Original) A method according to claim 1 wherein said financial investments include one or more of the following:

financial instruments;

securities;

equities;

shares;

futures;

options;

warrants;

bonds;

promissory notes; and

other tradable financial products.

23. (Currently Amended) A method of determining a mixture of financial investments within a pre-selected industry based group, said method comprising:

- a) determining a required industry weighting for said pre-selected industry based group;
- b) determining an available domestic weighting for said pre-selected industry based group; and
- c) determining the mixture of financial investments within said pre-selected industry based group, whereby said mixture consists of:
 - c1) exclusively domestic financial investments if said available domestic weighting equals or exceeds said required industry weighting; otherwise,
 - c2) domestic financial investments having a weighting ~~substantially~~ equal to said available domestic weighting and international equity investments having a weighting ~~substantially~~ equal to said required industry weighting minus said available domestic weighting.

24. (Currently Amended) A method according to claim 23 wherein the domestic financial investments in step c1) have a weighting ~~substantially~~ equal to said required industry weighting.
25. (Currently Amended) A method for determining a weighting of a portfolio selected from a ~~range~~ plurality of domestic and international financial investments, said method comprising the steps of:
- a) dividing said ~~range~~ plurality of domestic and international financial investments into a plurality of groups;
 - b) selecting one of said groups;
 - c) determining a required industry weighting for said selected group based upon investor criteria;
 - d) determining an available domestic weighting for said selected group based upon statistical information;
 - e) determining a mixture of financial investments within said selected group, whereby said mixture consists of:
 - e1) exclusively said domestic financial investments if said available domestic weighting equals or exceeds said required industry weighting; otherwise,
 - e2) domestic financial investments having a weighting ~~substantially~~ equal to said available domestic

weighting and international financial investments
having a weighting ~~substantially~~ equal to said required
industry weighting minus said available domestic
weighting; and

- f) repeating steps b) to e) until mixtures of financial investments for all
of said groups have been determined, thereby forming the
weighting of said investment portfolio.

26. (Original) A method according to claim 25 wherein said statistical information is
a domestic benchmark or index.

27. (Original) A method according to claim 25 wherein said investor criteria is based
upon an international benchmark or index.

28-41. (Canceled)

42. (Original) A method of investing within a selected industry, said method including
the steps of:

determining a required weighting within said selected industry;

investing internationally within said selected industry only if a domestic
market weight in said industry is less than said required weighting
within said industry, otherwise;

investing exclusively domestically within said selected industry.

43. (Original) A computer readable medium containing program instructions for causing a computer to perform the method as defined in any one of claims 1, 9, 11, 14 or 28.

44. (Currently Amended) An apparatus for determining weightings of an investment portfolio selected from a ~~range~~ plurality of domestic and international financial investments, said apparatus including:

a memory for storing said ~~range~~ in plurality of domestic and international financial investments divided into a plurality of industry based groups;

an input for definition of a required industry weighting for each of said industry based groups;

an input for definition of an available domestic weighting for each of said industry based groups;

a data processor for determining a mixture of financial investments within each of said industry based groups, whereby said mixture consists of:

exclusively said domestic financial investments if said available domestic weighting equals or exceeds said required industry weighting; otherwise domestic financial investments having a weighting ~~substantially~~ equal to said available domestic weighting and international financial investments having a weighting ~~substantially~~ equal to said required industry weighting minus said available domestic weighting; and

an output for communication of said mixture of financial investments within each of said industry based groups.

45. (Original) An apparatus according to claim 44, said apparatus being implemented in a computing environment.
46. (Original) An apparatus according to claim 45 wherein said computing environment includes software adapted to configure a computer to function as said apparatus.

47. (Original) An apparatus according to claim 46 including a computer readable medium for storing the program instructions.
48. (Original) An apparatus according to claim 44 wherein said input includes a communicator adapted to receive statistical financial data.
49. (Original) An apparatus according to claim 48 wherein said communicator is adapted to receive data indicative of global weightings for each of said industry based groups and to define said required industry weightings in accordance therewith.
50. (Original) An apparatus according to claim 49 wherein said communicator is adapted to receive data indicative of domestic weighting for each of said industry based groups and to define said available domestic weightings in accordance therewith.
51. (Original) An apparatus according to claim 44 wherein the output includes a communicator adapted to automatically place buying orders in accordance with said mixtures.

52. (Currently Amended) An apparatus for determining a mixture of financial investments within a pre-selected industry based group, said apparatus including:

an input for definition of a required industry weighting for said pre-selected industry based group;

an input for definition of an available domestic weighting for said pre-selected industry based group;

a data processor for determining the mixture of financial investments within said pre-selected industry based group, whereby said mixture consists of:

exclusively said domestic financial investments if said available domestic weighting equals or exceeds said required industry weighting; otherwise,

domestic financial investments having a weighting ~~substantially~~ equal to said available domestic weighting and international equity investments having a weighting ~~substantially~~ equal to said required industry weighting minus said available domestic weighting; and

an output for communication of said mixture of financial investments.

53. (Currently Amended) An apparatus for determining weightings of an investment portfolio selected from a ~~range~~ plurality of domestic and international financial investments, said apparatus including:

a memory for storing said ~~range~~ plurality of domestic and international financial investments ~~[[in]]~~ divided into a plurality of groups;

an input for defining a required industry weighting for each of said groups;

an input for defining an available domestic weighting for each of said groups; a data processor for determining the mixture of financial investments within each of said groups, whereby said mixture consists of:

exclusively said domestic financial investments if said available domestic weighting equals or exceeds said required industry weighting; otherwise,

domestic financial investments having a weighting ~~substantially~~ equal to said available domestic weighting and international financial investments having a weighting ~~substantially~~ equal to said required industry weighting minus said available domestic weighting; and

an output for communication of said mixture of financial investments within each of said groups.

54. (Canceled)

55. (Original) An apparatus for investing within a selected industry, said apparatus including:

an input for determining a required weighting within said selected industry;

investing means for investing internationally within said selected industry

only if a domestic market weight in said industry is less than said

required weighting within said industry, otherwise;

investing exclusively domestically within said selected industry.

56. (Original) An apparatus according to claim 55 wherein said investing means is a communicator.

57. (Original) An apparatus according to claim 58 wherein said communicator is adapted to send electronic buying signals via a communications network to a stockmarket or similar financial institution.

58-63. (Canceled)

64. (Currently Amended) A computer-implemented method for managing investments including domestic and international financial investments represented by companies and divided into business sectors based on a type of business associated with each company, comprising:

selecting a first value associated with a portion of an investment portfolio designated to a business sector and representing an international share of business associated with the business sector; and
determining an investment plan for at least the portion of the investment portfolio based on a relationship between the first value and a second value representing a domestic share of business associated with the business sector[.];

wherein determining an investment plan, includes:

- (i) exclusively selecting domestic financial investments for the investment plan when the second value is equal or exceeds the first value; otherwise,
- (ii) selecting for the investment plan domestic financial investments having a weighting equal to the second value and international financial investments having a weighting equal to a difference between the first value and the second value.

65. (Canceled)

66. (Canceled)